

Fill in this information to identify the case

Debtor 1 Andrew S. Watson

Debtor 2 Marilyn L. Watson
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO

(State)

Case number 14-30246

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Federal National Mortgage Association (Fannie Mae)

Court claim no. (if known) 13

Last four digits of any number
you use to identify the debtor's
account: 5510

Date of payment change

Must be at least 21 days after date of
this notice 7/1/2018

New total payment:

Principal, interest, and escrow, if any \$615.83

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$442.32

New escrow payment: \$456.40

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$_____

New principal and interest payment: \$_____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 Andrew S. Watson Case number (if known) 14-30246
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date 05/29/2018
Signature

Print: Adam B. Hall Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email amps@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served **electronically** through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street,
#200, Columbus, OH 43215

Jeffrey M. Kellner, 131 N Ludlow Street, Suite 900, Dayton, OH 45402,
ecfclerk@dayton13.com

Andrew Zeigler, Attorney for Andrew S. Watson and Marilyn L. Watson, Thompson &
Deveny Co. LPA, 1340 Woodman Drive, Dayton, OH 45432, andrew@kzlawohio.com

and by ordinary U.S. mail on May 29, 2018 addressed to:

Andrew S. Watson and Marilyn L. Watson, 2612 Neva Drive, Dayton, OH 45414

/s/ Adam B. Hall
Adam B. Hall

Continued on Reverse
INTERNET REPRINT

This is a statement of actual activity in your escrow account from July 2017 to June 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$932.46	\$14,615.50-
Date							
07/01/17	234.19	0.00*	0.00	0.00		1,166.65	14,615.50-
08/01/17	234.19	0.00*	0.00	0.00		1,400.84	14,615.50-
09/01/17	234.19	0.00*	928.20-	939.25-*	HAZARD INS	706.83	15,554.75-
10/01/17	234.19	0.00*	0.00	0.00		941.02	15,554.75-
11/01/17	234.19	237.87*	0.00	0.00		1,175.21	15,316.88-
12/01/17	234.19	0.00*	854.45-	0.00*	COUNTY	554.95	15,316.88-
12/01/17	0.00	0.00	86.57-	0.00*	COUNTY	468.38	15,316.88-
01/01/18	234.19	0.00*	0.00	936.88-*	COUNTY	702.57	16,253.76-
01/01/18	0.00	0.00	0.00	86.26-*	COUNTY	702.57	16,340.02-
02/01/18	234.19	0.00*	0.00	0.00		936.76	16,340.02-
03/01/18	234.19	0.00*	0.00	0.00		1,170.95	16,340.02-
04/01/18	234.19	0.00*	0.00	0.00		1,405.14	16,340.02-
05/01/18	234.19	10,414.41*	0.00	0.00		1,639.33	5,925.61-
06/01/18	234.19	0.00*	854.45-	0.00*	COUNTY	1,019.07	5,925.61-
06/01/18	0.00	0.00	86.57-	0.00*	COUNTY	932.50	5,925.61-
Total	\$2,810.28	\$10,652.28	\$2,810.24-	\$1,962.39-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.